Case 16-10039-M Document 1 Filed in USBC ND/OK on 01/14/16 Page 1 of 61

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF OKLAHOMA	_	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:		Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your pictu exar licen Bring iden	e the name that is on a government-issued ure identification (for mple, your driver's ase or passport). g your picture tification to your eting with the trustee.	Kenneth First name J Middle name Cagle Last name and Suffix (Sr., Jr., II, III)	LaVonne First name Middle name Cagle Last name and Suffix (Sr., Jr., II, III)
2.	All dused	other names you have d in the last 8 years ude your married or den names.		
3.	youi num Indi	y the last 4 digits of r Social Security nber or federal vidual Taxpayer ntification number	xxx-xx-8330	xxx-xx-8313

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Kenneth J Cagle Debtor 1 LaVonne Cagle Debtor 2 Case number (if known) About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have ■ I have not used any business name or EINs. ■ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs Where you live If Debtor 2 lives at a different address: 1906 S Muskogee Pl Claremore, OK 74019 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Rogers County County

Why you are choosing this district to file for bankruptcy

Check one:

 Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

If your mailing address is different from the one

Number, P.O. Box, Street, City, State & ZIP Code

notices to you at this mailing address.

above, fill it in here. Note that the court will send any

☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

Check one:

mailing address.

 Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

If Debtor 2's mailing address is different from yours, fill it

in here. Note that the court will send any notices to this

Number, P.O. Box, Street, City, State & ZIP Code

☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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	tor 2 LaVonne Cagle		Case number (if known)				
Par	t 2: Tell the Court About	our Bankruptcy Ca	ase				
7.	The chapter of the Bankruptcy Code you are		brief description of each, se , go to the top of page 1 and			C.C. § 342(b) for Individ	luals Filing for Bankruptcy
	choosing to file under	☐ Chapter 7					
		☐ Chapter 11					
		☐ Chapter 12					
		Chapter 13					
8.	How you will pay the fee	about how you order. If your a pre-printed	ou may pay. Typically, if your attorney is submitting your	are paying payment or	the fee yourself, your behalf, you	you may pay with casl ir attorney may pay wit	ir local court for more details h, cashier's check, or money h a credit card or check with eation for Individuals to Pay
		The Filing Fe I request the but is not rec that applies to	ee in Installments (Official Fo at my fee be waived (You r quired to, waive your fee, an	orm 103A). may request id may do so are unable to	this option only i o only if your inco o pay the fee in ir	f you are filing for Cha me is less than 150% nstallments). If you cho	pter 7. By law, a judge may, of the official poverty line cose this option, you must fill
9.	Have you filed for bankruptcy within the	□ No.					
	last 8 years?	■ Yes. District	Northrn District Oklahoma	When	1/09/12	Case number	12-10044-M
		District		When		Case number	
		District		When		Case number	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an	■ No □ Yes.					
	affiliate?	5.1.				5.17	
		Debtor District		When		Relationship to y	
		District		vvnen		Case number, if Relationship to y	
		District		When		Case number, if	
11.	Do you rent your residence?	■ NO.	line 12.	ation in done			in was and an and
			our landlord obtained an evi	ction juagmi	anı agamst you a	ina ao you want to stay	in your residence?
			No. Go to line 12.	ant Abaut -	. Eviation Indian	ant Against Va.: /Fa	404A) and file it with this
			Yes. Fill out <i>Initial Stateme</i> bankruptcy petition.	ent About ar	Eviction Judgm	ent Against You (Form	101A) and file it with this

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		Kenneth J Cagle LaVonne Cagle				Case number (if known)
Par	t 3: F	Report About Any Bu	sinesses `	You Own as	a Sole Proprie	tor
12.	12. Are you a sole proprietor of any full- or part-time business?		■ No.	Go to Par	t 4.	
			☐ Yes.	Name and	location of bus	siness
busine an ind separa as a c		proprietorship is a pss you operate as ividual, and is not a ate legal entity such orporation, ership, or LLC.		Name of b	ousiness, if any	
	If you sole p	have more than one roprietorship, use a late sheet and attach		Number, S	Street, City, Sta	ate & ZIP Code
		is petition.		Check the	appropriate bo	ox to describe your business:
				☐ He	ealth Care Busin	ness (as defined in 11 U.S.C. § 101(27A))
				☐ Si	ngle Asset Real	I Estate (as defined in 11 U.S.C. § 101(51B))
						defined in 11 U.S.C. § 101(53A))
				<u> </u>	-	er (as defined in 11 U.S.C. § 101(6))
					one of the above	e
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? If you are filing under Chapter 11, the court must know whether you are a small business debtor so that deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance operations, cash-flow statement, and federal income tax return or if any of these documents do not exist in 11 U.S.C. 1116(1)(B).				a small business debtor, you must attach your most recent balance sheet, statement of		
		a definition of small	■ No.	I am not fi	ling under Chap	pter 11.
		ess debtor, see 11 . § 101(51D).	□ No.	I am filing Code.	under Chapter	11, but I am NOT a small business debtor according to the definition in the Bankruptcy
			☐ Yes.	I am filing	under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.
Par	t 4:	Report if You Own or	Have Any	Hazardous I	Property or An	y Property That Needs Immediate Attention
14.		u own or have any	■ No.			
		rty that poses or is ed to pose a threat	☐ Yes.			
	of imr identi public	ninent and fiable hazard to c health or safety?		What is the	nazard?	
	prope	you own any rty that needs diate attention?		If immediate needed, why	attention is is it needed?	
	perish livesto or a b	rample, do you own lable goods, or lock that must be fed, luilding that needs t repairs?		Where is the	property?	Number, Street, City, State & Zip Code

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Debtor 1 Kenneth J Cagle
Debtor 2 LaVonne Cagle Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or

making rational decisions about finances.

☐ **Disability.** My physical disability causes

me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military

military duty in a milita combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to

be unable to participate in a briefing.

be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried

to do so.

☐ Active duty. I am currently on active military duty

in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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	tor 1 tor 2	Kenneth J Cagle LaVonne Cagle				Case nu	umber (if known)
Part	t 6:	Answer These Questi	ons for Re	porting Purposes			
16. What kind of debts do you have?		16a.					
	•			☐ No. Go to line 16b.	•		
				Yes. Go to line 17.			
				Are your debts primarily busine money for a business or investme			
				☐ No. Go to line 16c.			
				☐ Yes. Go to line 17.			
			16c.	State the type of debts you owe th	nat are not consumer	debts or bu	usiness debts
17.	Are y	ou filing under oter 7?	■ No.	I am not filling under Chapter 7. Go	o to line 18.		
	after	ou estimate that any exempt erty is excluded and	☐ Yes.	I am filing under Chapter 7. Do yo expenses are paid that funds will I			ot property is excluded and administrative ecured creditors?
	admi	administrative expenses		□ No			
	be av	aid that funds will vailable for bution to unsecured tors?		☐ Yes			
18.		many Creditors do	1 -49		1 ,000-5,000		2 5,001-50,000
	-	you estimate that you owe?	☐ 50-99		☐ 5001-10,000 ☐ 10,001-25,000		☐ 50,001-100,000 ☐ More than100,000
			☐ 100-19 ☐ 200-99		山 10,001-23,000		iniore marrioo,000
19.		much do you	□ \$0 - \$5	50,000	□ \$1,000,001 - \$10	0 million	☐ \$500,000,001 - \$1 billion
		nate your assets to orth?		1 - \$100,000	1 \$10,000,001 - \$5	50 million	□ \$1,000,000,001 - \$10 billion
				001 - \$500,000 001 - \$1 million	□ \$50,000,001 - \$ ² □ \$100,000,001 - \$ ²		
20.		much do you	■ \$0 - \$5	50.000	□ \$1,000,001 - \$10	0 million	☐ \$500,000,001 - \$1 billion
	estin to be	nate your liabilities ?		01 - \$100,000	□ \$10,000,001 - \$5		\$1,000,000,001 - \$10 billion
			. ,	101 - \$500,000 101 - \$1 million	□ \$50,000,001 - \$1 □ \$100,000,001 - \$		
Part	t 7:	Sign Below					
For	you		I have exa	amined this petition, and I declare	under penalty of perju	ry that the	information provided is true and correct.
							ligible, under Chapter 7, 11,12, or 13 of title 11, and I choose to proceed under Chapter 7.
				ney represents me and I did not pa s, I have obtained and read the not			o is not an attorney to help me fill out this (b).
			I request	relief in accordance with the chapte	er of title 11, United S	States Code	e, specified in this petition.
				y case can result in fines up to \$25			oney or property by fraud in connection with a to 20 years, or both. 18 U.S.C. §§ 152, 1341,
			/s/ Kenn	eth J Cagle		LaVonne	
				a J Cagle of Debtor 1		Vonne Ca nature of D	
			Executed	on January 13, 2016 MM / DD / YYYY	Exe	ecuted on	January 13, 2016 MM / DD / YYYY

Debtor 1 Debtor 2	Kenneth J Cagle LaVonne Cagle				Cas	se number (if known)
For your a represente	ittorney, if you are ed by one	under Chapt	er 7, 11, 12, or 13 of title 1	1, United States Code,	and have	e informed the debtor(s) about eligibility to proceed explained the relief available under each chapter debtor(s) the notice required by 11 U.S.C. §
•	not represented by y, you do not need	342(b) and,)(4)(D) applies, certify th		no knowledge after an inquiry that the information
to file this		iii tilo solloa	alco filed with the petition i	o moorroot.		
		/s/ Matthew	w E. Riggin		Date	January 13, 2016
		Signature of	Attorney for Debtor			MM / DD / YYYY
		Matthew E	. Riggin			
		Printed name				
		Matthew E	. Riggin, PLLC			
		Firm name	, , , , , , , , , , , , , , , , , , ,			
		2017 S. Eli	m Place, Ste 107			
		Broken Ar	row, OK 74012			
		Number, Street,	City, State & ZIP Code			
		Contact phone	918-251-0213	Emai	l address	mriggin@tulsacoxmail.com
		OBA #146	20			
		Bar number & St	ate			

Certificate Number: 03621-OKN-CC-026776393



CERTIFICATE OF COUNSELING

I CERTIFY that on <u>January 9, 2016</u>, at <u>3:35</u> o'clock <u>AM EST</u>, <u>LaVonne Cagle</u> received from <u>Credit Card Management Services</u>, Inc. d/b/a <u>Debthelper.com</u>, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the <u>Northern District of Oklahoma</u>, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: January 9, 2016 By: /s/Damaris Soto

Name: Damaris Soto

Title: Credit Counselor

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

Certificate Number: 03621-OKN-CC-026776392



CERTIFICATE OF COUNSELING

I CERTIFY that on January 9, 2016, at 3:35 o'clock AM EST, Kenneth J Cagle received from Credit Card Management Services, Inc. d/b/a Debthelper.com, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Northern District of Oklahoma, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: January 9, 2016

By: /s/Damaris Soto

Name: Damaris Soto

Title: Credit Counselor

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

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Fill	in this inform	ation to identify your	case:				
	otor 1		case.				
Der	ו וסוכו	Kenneth J Cagle First Name	Middle Name	Last Name			
	otor 2	LaVonne Cagle					
(Spo	use if, filing)	First Name	Middle Name	Last Name			
Uni	ted States Ban	kruptcy Court for the:	NORTHERN DISTRIC	CT OF OKLAHOMA			
Cas	se number						
(if kr	nown)						if this is an
						ameno	ded filing
Su Be a	mmary of as complete ar rmation. Fill o	nd accurate as possibut all of your schedul	ole. If two married peopes first; then complete	and Certain Statistic ble are filing together, both a the information on this form eck the box at the top of this	re equally responsible f	or supplyir	
Par	t 1: Summa	rize Your Assets					
						Your as	
							f what you own
1.	Schedule A/I	B: Property (Official Fo	orm 106A/B)				
	1a. Copy line	55, Total real estate, f	rom Schedule A/B			\$	99,500.00
	1b. Copy line	62, Total personal pro	perty, from Schedule A/	В		\$	35,208.00
	1c. Copy line	63, Total of all propert	y on Schedule A/B			\$	134,708.00
Par	t 2: Summa	rize Your Liabilities					
						Vour lie	abilities
							you owe
2.			laims Secured by Prope mn A, Amount of claim,	rty (Official Form 106D) at the bottom of the last page	of Part 1 of <i>Schedule D</i>	\$	18,534.00
3.			Unsecured Claims (Office 1 (priority unsecured cla	cial Form 106E/F) nims) from line 6e of <i>Schedule</i>	E/F	\$	8,425.00
	3b. Copy the	total claims from Part	2 (nonpriority unsecured	d claims) from line 6j of Sched	ule E/F	\$	10,645.83
					Your total liabilities	\$	37,604.83
Par	t 3: Summa	rize Your Income and	Expenses				
4.		our Income (Official Fo		ule I		\$	3,113.96
5.		Your Expenses (Official onthly expenses from li				\$	2,125.00
Par	t 4: Answer	These Questions for	Administrative and Sta	atistical Records			
6.			er Chapters 7, 11, or 13 on this part of the form.	3? Check this box and submit th	s form to the court with yo	our other sc	hedules.
7.	YesWhat kind of	f debt do you have?					
				er debts are those "incurred by 3-9g for statistical purposes. 28		a personal,	family, or
		ebts are not primarily t with your other sched		nave nothing to report on this p	part of the form. Check thi	s <i>box</i> and s	submit this form to

Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information

page 1 of 2

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Debtor 2	LaVonne Cagle	Case number (if known)	
	m the Statement of Your Current Monthly Income: Co A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1	py your total current monthly income from Official Form Line 14.	\$ 4,575.57

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total cla	aim
Trom Fair Fon Concadio 27, copy the fonoming.		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	5,925.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	5,925.00

Debtor 1

Kenneth J Cagle

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Case 10-10039-W Doct	intent 1 Theu in OSBC ND/OR on	oritalio rage	12 01 01
Fill in this information to identify your case ar	nd this filing:		
Debtor 1 Kenneth J Cagle			
	Aiddle Name Last Name		
Debtor 2 LaVonne Cagle (Spouse, if filing) First Name	fieldle Norse		
(-1	Aiddle Name Last Name		
United States Bankruptcy Court for the: NORTH	HERN DISTRICT OF OKLAHOMA		
Case number			☐ Check if this is an amended filing
			amended ming
Official Form 106A/B			
Schedule A/B: Property	•		12/15
	ist an asset only once. If an asset fits in more than one c	ategory, list the asset in the	ne category where you this
No. Go to Part 2.■ Yes. Where is the property?	What is the property? Check all that each		
1906 S. Muskogee PL	What is the property? Check all that apply		
Street address, if available, or other description	Single-family home Duplex or multi-unit building Condominium or cooperative	Do not deduct secured cl amount of any secured cl Creditors Who Have Clai	
Claremore OK 74019-000	 0	Current value of the entire property?	Current value of the portion you own?
City State ZIP Code	Investment property	\$99,500.00	\$99,500.00
	☐ Timeshare ☐ Other		your ownership interest ancy by the entireties, or
	Who has an interest in the property? Check one	a life estate), if known.	and, by the chancing, or
B	Debtor 1 only	Joint tenant	
Rogers	Debtor 2 only		
County	Debtor 1 and Debtor 2 onlyAt least one of the debtors and another	Check if this is con (see instructions)	nmunity property
	Other information you wish to add about this item property identification number:	, such as local	
	See the attached Warranty Deed for Location: 1906 S Muskogee PI, Claren		
	n for all of your entries from Part 1, including any that number here		\$99,500.00

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

Part 2: Describe Your Vehicles

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Debtor Debtor		enneth J C aVonne Ca			Case number (if known)	
3. Cars	s, vans,	trucks, tract	tors, sport utility ve	hicles, motorcycles		
□ N)					
■ Ye						
		01			Do not deduct secu	red claims or exemptions. Put
	Make:	Chevy		Who has an interest in the property? Check one	the amount of any s	ecured claims on Schedule D:
	Model:	Aveo		☐ Debtor 1 only	Creditors Who Have	e Claims Secured by Property.
	Year:	2006	400000	Debtor 2 only	Current value of th	e Current value of the
		ate mileage:	130000	Debtor 1 and Debtor 2 only	entire property?	portion you own?
_		ormation:		At least one of the debtors and another		
,	130,000 wrecke Locatio	ed	Muskogee PI,	☐ Check if this is community property (see instructions)	\$1,500 .	91,500.00
3.2	Make:	Chevy		Who has an interest in the property? Check one		red claims or exemptions. Put ecured claims on Schedule D:
	Model:	Cruze		Debtor 1 only		e Claims Secured by Property.
	Year:	2014		Debtor 2 only	Current value of th	e Current value of the
	Approxim	ate mileage:	31000	■ Debtor 1 and Debtor 2 only	entire property?	portion you own?
	Other info	ormation:		☐ At least one of the debtors and another		
	2014 C	hevy Cruze	with 31,000			
		n good con		☐ Check if this is community property	\$15,000.	00 \$15,000.00
			Muskogee PI,	(see instructions)		
L	Clarem	ore OK 740	019			
■ No Part 3:	the do es you	llar value of have attache	the portion you ow ed for Part 2. Write nal and Household Ite	n for all of your entries from Part 2, including that number herems terest in any of the following items?	g any entries for	\$16,500.00 Current value of the portion you own? Do not deduct secured claims or exemptions.
Exa	<i>mples:</i> I lo	goods and f Major applian scribe	Household furn kitchenware, be	iture, consumer electronics, appliances	,	\$10,000.00
7. Elec	·					

Case 16-10039-M Document 1 Filed in USBC ND/OK on 01/14/16 Page 14 of 61

Debtor Debtor			er (if known)
	other collec	nd figurines; paintings, prints, or other artwork; books, pictures, or other art objects; ctions, memorabilia, collectibles	stamp, coin, or baseball card collections;
■ Y	es. Describe	Miscellaneous books, music, videos and decorative items Location: 1906 S Muskogee PI, Claremore OK 74019	\$200.00
Exa	musical ins	btographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, struments bolwing equipment \$500, fishing poles and tackle \$200	7
		Location: 1906 S Muskogee PI, Claremore OK 74019	\$700.00
	amples: Pistols, rif lo 'es. Describe	les, shotguns, ammunition, and related equipment	
		clothes, furs, leather coats, designer wear, shoes, accessories	
		Work and Casual Clothing and Footwear 1906 S Muskogee PI, Claremore OK 74019	\$1,000.00
	amples: Everyday	jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watch Watches, wedding rings and costume jewelry 1906 S Muskogee PI, Claremore OK 74019	nes, gems, gold, silver
Ex	n-farm animals amples: Dogs, cate lo 'es. Describe		
		one jack russle, four dachshunds and a nine year old turtle Location: 1906 S Muskogee PI, Claremore OK 74019	\$100.00
15. A	lo yes. Give specific dd the dollar valu or Part 3. Write tha	and household items you did not already list, including any health aids you did information e of all of your entries from Part 3, including any entries for pages you have a transfer here	
Part 4: Do you		ncial Assets / legal or equitable interest in any of the following?	Current value of the
,			portion you own? Do not deduct secured claims or exemptions.

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Debtor 2	2 LaVonne Cagle		Case number (if known)	
16. Cas				
	0		ne, in a safe deposit box, and on hand when you file your petition	
■ Ye	es			
			employment	
			income held	
			for incidental	
			purchases	
			Location: 1906 S	
			Muskogee PI,	
			Claremore OK	
			74019	\$40.00
			Cash from	
			social	
			security income held	
			for incidental	
			purchases	
			Location:	
			1906 S	
			Muskogee PI,	
			Claremore OK	\$40.00
			74019	Ψ-10.00
Exa	institutions. If yo		nts; certificates of deposit; shares in credit unions, brokerage houses, are with the same institution, list each.	nd other similar
Exa ■ No □ Ye 18. Bon _ Exa	amples: Checking, savin institutions. If you ones	ou have multiple accounts w		nd other similar
Exa ■ No □ Ye 18. Bon Exa □ No	amples: Checking, savin institutions. If you on the second	ou have multiple accounts w	vith the same institution, list each. Institution name: erage firms, money market accounts	nd other similar
Exa ■ No □ Ye 18. Bon Exa □ No	amples: Checking, savin institutions. If you ones	ou have multiple accounts we have multiple accounts we have multiple accounts with broken accounts with accounts we will be accounted accounts with account with a count w	vith the same institution, list each. Institution name: erage firms, money market accounts ame:	
Exa ■ No □ Ye 18. Bon Exa □ No	amples: Checking, savin institutions. If you on the second	bublicly traded stocks estment accounts with broke	Institution name: erage firms, money market accounts ame: ng account #9950	\$500.00
Exa ■ No □ Ye 18. Bon Exa □ No ■ Ye 19. Non and	amples: Checking, savin institutions. If you on the second	bublicly traded stocks estment accounts with broke Institution or issuer na Bank First checkin Bank First savings	Institution name: erage firms, money market accounts ame: ng account #9950	\$500.00 \$5.00
Exa ■ No □ Ye 18. Bonn Exa □ No ■ Ye 19. Non anc	amples: Checking, savin institutions. If you on the season of the season	bublicly traded stocks estment accounts with broke Institution or issuer na Bank First checkin Bank First savings	Institution name: erage firms, money market accounts ame: ng account #9950 s account #5911 ated and unincorporated businesses, including an interest in an LL	\$500.00 \$5.00
Exa ■ No □ Ye 18. Bonn Exa □ No ■ Ye 19. Non anc	amples: Checking, savin institutions. If you on the season of the season	bublicly traded stocks estment accounts with broke Institution or issuer na Bank First checkin Bank First savings	Institution name: erage firms, money market accounts ame: ng account #9950 s account #5911 ated and unincorporated businesses, including an interest in an LL	\$500.00 \$5.00
18. Bon Exe No 18. Bon Exe No No 19. Non anc No Ye 20. Gov Ne No No	amples: Checking, savin institutions. If you on the same of the sa	bublicly traded stocks estment accounts with broke Institution or issuer na Bank First checkin Bank First savings and interests in incorpora ation about them	Institution name: erage firms, money market accounts ame: ng account #9950 s account #5911 ated and unincorporated businesses, including an interest in an LL	\$500.00 \$5.00
18. Bon Exe No 18. Bon Exe No No 19. Non anc No Ye Ye 20. Gov No No No No No No No No No	amples: Checking, savin institutions. If you on the samples institutions in the samples institutions in the samples in the sam	bublicly traded stocks estment accounts with broke Institution or issuer na Bank First checking Bank First savings and interests in incorpora ation about them Name of entity: e bonds and other negotia ude personal checks, cashis are those you cannot trans	Institution name: erage firms, money market accounts ame: ng account #9950 s account #5911 ated and unincorporated businesses, including an interest in an LL % of ownership: able and non-negotiable instruments iers' checks, promissory notes, and money orders.	\$500.00 \$5.00
18. Bon Exe No 18. Bon Exe No No 19. Non anc No Ye Ye 20. Gov No No No No No No No No No	amples: Checking, savin institutions. If you on the same of the sa	bublicly traded stocks estment accounts with broke Institution or issuer na Bank First checking Bank First savings and interests in incorpora ation about them Name of entity: e bonds and other negotia ude personal checks, cashis are those you cannot trans	Institution name: erage firms, money market accounts ame: ng account #9950 s account #5911 ated and unincorporated businesses, including an interest in an LL % of ownership: able and non-negotiable instruments iers' checks, promissory notes, and money orders.	\$500.00 \$5.00
18. Bon Exa No 18. Bon Exa No No Ye 20. Gov No No No Ye 21. Reti	amples: Checking, savin institutions. If you on es	bublicly traded stocks estment accounts with broke Institution or issuer na Bank First checking Bank First savings and interests in incorpora ation about them	Institution name: erage firms, money market accounts ame: ng account #9950 s account #5911 ated and unincorporated businesses, including an interest in an LL % of ownership: able and non-negotiable instruments iers' checks, promissory notes, and money orders.	\$500.00 \$5.00
Non and No Ye	amples: Checking, savin institutions. If you on es	bublicly traded stocks estment accounts with broke Institution or issuer na Bank First checkin Bank First savings and interests in incorpora ation about them Name of entity: e bonds and other negotia ude personal checks, cashis are those you cannot trans ation about them Issuer name: counts ERISA, Keogh, 401(k), 403	Institution name: erage firms, money market accounts ame: ng account #9950 s account #5911 ated and unincorporated businesses, including an interest in an LL % of ownership: able and non-negotiable instruments iers' checks, promissory notes, and money orders. sfer to someone by signing or delivering them.	\$500.00 \$5.00
Non and No Ye	amples: Checking, savin institutions. If you on the sestion of the	bublicly traded stocks estment accounts with broke Institution or issuer na Bank First checkin Bank First savings and interests in incorpora ation about them Name of entity: e bonds and other negotia ude personal checks, cashis are those you cannot trans ation about them Issuer name: counts ERISA, Keogh, 401(k), 403	Institution name: erage firms, money market accounts ame: ng account #9950 s account #5911 ated and unincorporated businesses, including an interest in an LL % of ownership: able and non-negotiable instruments iers' checks, promissory notes, and money orders. sfer to someone by signing or delivering them.	\$500.00 \$5.00

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	ebtor 1 ebtor 2	Kenneth J Cagle LaVonne Cagle	9	Case number (if known)	
22.	Your sh Examp		posits you have made so that you	may continue service or use from a company ities (electric, gas, water), telecommunications companie	es, or others
	■ No □ Yes		Ins	stitution name or individual:	
23.	_	es (A contract for a p	periodic payment of money to you,	either for life or for a number of years)	
	■ No □ Yes	lssuer	name and description.		
24.	26 U.S.C	s in an education IF C. §§ 530(b)(1), 529A		ABLE program, or under a qualified state tuition prog	ram.
	■ No □ Yes	Institut	tion name and description. Separat	tely file the records of any interests.11 U.S.C. § 521(c):	
25.	Trusts, ■ No	equitable or future	interests in property (other than	anything listed in line 1), and rights or powers exerc	isable for your benefit
		Give specific informa	ation about them		
26.	_Examp	, , , ,	marks, trade secrets, and other i names, websites, proceeds from re		
	■ No □ Yes.	Give specific informa	ation about them		
27.	Examp.		other general intangibles , exclusive licenses, cooperative as	ssociation holdings, liquor licenses, professional licenses	
	■ No □ Yes.	Give specific informa	ation about them		
M	oney or p	property owed to yo	ou?		Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax refu	unds owed to you			
	■ No □ Yes. 0	Give specific informa	tion about them, including whether	you already filed the returns and the tax years	
29.	■ No			hild support, maintenance, divorce settlement, property s	ettlement
30.				bility benefits, sick pay, vacation pay, workers' compens	ation, Social Security
	☐ Yes.	Give specific informa	ation		
31.		s in insurance poli- les: Health, disability		account (HSA); credit, homeowner's, or renter's insuranc	9
	Yes. N	Name the insurance	company of each policy and list its Company name:	value. Beneficiary:	Surrender or refund
			group life policies from Wel	bco Debtor's wife	value: Unknown
			· · · · · · · · · · · · · · · · · · ·		

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	tor 1 tor 2	Kenneth J Cagle LaVonne Cagle	Case number (if known)	
	If you a		you from someone who has died rust, expect proceeds from a life insurance policy, or are currently entitled to rec	ceive property because
	No Yes.	Give specific information		
			ner or not you have filed a lawsuit or made a demand for payment isputes, insurance claims, or rights to sue	
_	_	Describe each claim		
			Wife has a claim for back child support of \$97,000 but she has been unable to collect	Unknown
	No		claims of every nature, including counterclaims of the debtor and rights t	o set off claims
	Yes.	Describe each claim		
_		ancial assets you did not all	ready list	
	No Yes.	Give specific information		
36.			entries from Part 4, including any entries for pages you have attached	\$5,085.00
Part	5: De:	scribe Any Business-Related Pro	perty You Own or Have an Interest In. List any real estate in Part 1.	
	-	wn or have any legal or equitable	e interest in any business-related property?	
_		to to line 38.		
	100. C	o to iiio oo.		
				Current value of the portion you own? Do not deduct secured claims or exemptions.
_	Accou i] No	nts receivable or commissio	ns you already earned	
	Yes.	Describe		
		Wife's net	monthly social security benefit \$623	\$623.00
	<i>Examp</i> INo	equipment, furnishings, and bles: Business-related computer Describe	supplies ers, software, modems, printers, copiers, fax machines, rugs, telephones, desk	s, chairs, electronic devices
	No	nery, fixtures, equipment, su	pplies you use in business, and tools of your trade	
	nvento I No I Yes.	Describe		
	No	ts in partnerships or joint ve		
		Give specific information abo		
OHIC	ıaı ruff	n 106A/B	Schedule A/B: Property	page 6

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Debtor 1 Debtor 2	Kenneth J Cagle LaVonne Cagle		Case number (if known)	
	Name of entity:		% of ownership:	
13. Custo i ■ _{No.}	mer lists, mailing lists, or other compilations			
_	ur lists include personally identifiable information (as defined in 1	1 U.S.C. § 101(41A))?		
,	,	3 (, , , .		
	■ No □ Yes. Describe			
■ No	usiness-related property you did not already list			
⊔ Yes.	Give specific information			
	the dollar value of all of your entries from Part 5, includi art 5. Write that number here			\$623.00
	scribe Any Farm- and Commercial Fishing-Related Property You out own or have an interest in farmland, list it in Part 1.	Own or Have an Interest	ln.	
16. Do yo u	u own or have any legal or equitable interest in any farm	- or commercial fishir	ng-related property?	
■ No.	Go to Part 7.			
☐ Yes	s. Go to line 47.			
Part 7:	Describe All Property You Own or Have an Interest in That You	ı Did Not List Above		
Exam	have other property of any kind you did not already list poles: Season tickets, country club membership	1?		
■ No	0:			
⊔ Yes.	Give specific information			
54. Add 1	the dollar value of all of your entries from Part 7. Write t	hat number here		\$0.00
Part 8:	List the Totals of Each Part of this Form			
55. Part	1: Total real estate, line 2			\$99,500.00
	2: Total vehicles, line 5	\$16,500.00		
	3: Total personal and household items, line 15	\$13,000.00		
	4: Total financial assets, line 36	\$5,085.00		
59. Part :	5: Total business-related property, line 45	\$623.00		
60. Part (6: Total farm- and fishing-related property, line 52	\$0.00		
61. Part 3	7: Total other property not listed, line 54	\$0.00		
62. Total	personal property. Add lines 56 through 61	\$35,208.00	Copy personal property total	\$35,208.00
63. Total	of all property on Schedule A/B. Add line 55 + line 62			\$134,708.00

O. S. Title 68, Section 3202.11 1-2014-001 Case 16-10039-M Document 1 1-2014-001

nt 1 Pee 13.00 Pee 2006 2383 Pg: 662

Robin Anderson - Rogers County Clerk State of Oklahoma



QUIT CLAIM DEED

(Joint Tenancy)



Know All Men By These Presents:

That the HOUSING AUTHORITY OF THE CHEROKEE NATION OF OKLAHOMA, party of the first part, in consideration of the sum of \$1.00 (One and No/100 dollars) and other valuable considerations, in hand paid, the receipt and sufficiency of which is hereby acknowledged, does hereby grant, bargain, sell and convey unto Lavonne Cagle and Kenneth Cagle, 1906 S Muskogee Place, Claremore, OK 74019, as Joint Tenants with full rights of survivorship, parties of the second part, the following described real property and premises situate in ROGERS COUNTY, State of Oklahoma, to wit:

A parcel of land described as being Lot 4 in Block 5 of SOUTH POINTE SUBDIVISION, an addition to the City of Claremore, Oklahoma, being a part of the NE4 of Section 20, Township 21 North, Range 16 East, I.B.&M., Rogers County, Oklahoma, according to the recorded plat thereof.

Together with all the improvements thereon and the appurtenances thereunto belonging.

TO HAVE AND TO HOLD said described premises unto the Grantee, and Grantee's successors and assigns forever.

Signed and delivered the _	<u> </u>	day of January, 2014.
·		

JAMES SIMMONS

Housing Authority of the Cherokee Nation of Oklahoma

Corporation Acknowledgment

STATE of OKLAHOMA

SS:

COUNTY of CHEROKEE

This is and for said county and s

Before me, the undersigned, a notary public, in and for said county and state, on this <u>OB</u> day of **January**, 2014, personally appeared, <u>JAMES SIMMONS</u>, to me known to be the identical person who executed the within and foregoing instrument as <u>Chairman of the Board</u> of <u>Housing Authority of the Cherokee Nation of Oklahoma</u> and acknowledged to me that he executed the same as his free and voluntary act and deed, and as the free and voluntary act and deed of said Corporation, for the uses and purposes therein set forth.

Given under my hand and seal the day and year last above written.

Notary Public

My commission number: 13002618

	Case 16-10039-M	Document 1	-lied in USBC ND/OK o	on 01/14/16 Pa	age 20 of 61
Fill in this i	information to identify your	case:			
Debtor 1	Kenneth J Cagle	Middle Name	Last Name		
Debtor 2	LaVonne Cagle	Middle Name	Last Name		
(Spouse if, filing		Middle Name	Last Name		
United State	es Bankruptcy Court for the:	NORTHERN DISTRI	CT OF OKLAHOMA		
Case numb	er				☐ Check if this is an
	Form 106C Jule C: The Pr	operty You	Claim as Exemp	ot	amended filing
the property needed, fill c	you listed on Schedule A/B:	Property (Official Form	are filing together, both are equally 106A/B) as your source, list the previous Additional Page as necessary. Or	operty that you claim a	as exempt. If more space is

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	It 1: Identify the Property You Claim as E	xempt				
1.	Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.					
	You are claiming state and federal nonban	S.C. § 522(b)(3)				
	☐ You are claiming federal exemptions. 11	U.S.C. § 522(b)(2)				
2.	For any property you list on Schedule A/B	that you claim as ex	empt,	fill in the information below.		
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption	
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.		
	1906 S. Muskogee PL Claremore, OK 74019 Rogers County	\$99,500.00		\$99,500.00	Okla. Stat. tit. 31, §§	
	See the attached Warranty Deed for Legal Description Location: 1906 S Muskogee PI, Claremore OK 74019 Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit	1(A)(1),(2); Okla. Stat. tit. 31, § 2	
	2014 Chevy Cruze 31000 miles 2014 Chevy Cruze with 31,000 miles	\$15,000.00		Maximum allowed under applicable OK law	Okla. Stat. tit. 31, § 1(A)(13)	
	in good condition Location: 1906 S Muskogee PI, Claremore OK 74019 Line from Schedule A/B: 3.2			100% of fair market value, up to any applicable statutory limit		
	Household furniture, consumer	\$10,000.00		\$10,000.00	Okla. Stat. tit. 31, § 1(A)(3)	
	electronics, appliances, kitchenware, beddings Location: 1906 S Muskogee Pl, Claremore OK 74019 Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit		

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Kenneth J Cagle Debtor 1 Debtor 2 LaVonne Cagle Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Miscellaneous books, music, videos Okla. Stat. tit. 31, § 1(A)(6) \$200.00 \$200.00 and decorative items Location: 1906 S Muskogee PI, 100% of fair market value, up to Claremore OK 74019 any applicable statutory limit Line from Schedule A/B: 8.1 Work and Casual Clothing and Okla. Stat. tit. 31, § 1(A)(7) \$1,000.00 \$1,000.00 **Footwear** 1906 S Muskogee PI, Claremore OK 100% of fair market value, up to 74019 any applicable statutory limit Line from Schedule A/B: 11.1 Watches, wedding rings and Okla. Stat. tit. 31, § 1(A)(8) \$1.000.00 \$1,000.00 costume jewelry 1906 S Muskogee PI, Claremore OK 100% of fair market value, up to any applicable statutory limit Line from Schedule A/B: 12.1 Cash from employment income held Okla. Stat. tit. 12, § 1171.1; \$40.00 \$40.00 for incidental purchases Okla. Stat. tit. 31, § 1(A)(18) Location: 1906 S Muskogee Pl, 100% of fair market value, up to Claremore OK 74019 any applicable statutory limit Line from Schedule A/B: 16.1 Cash from social security income 42 U.S.C. § 407 \$40.00 \$40.00 held for incidental purchases Location: 1906 S Muskogee Pl, 100% of fair market value, up to Claremore OK 74019 any applicable statutory limit Line from Schedule A/B: 16.2 Bank First checking account #9950 Okla. Stat. tit. 12, § 1171.1; \$500.00 \$500.00 Okla. Stat. tit. 31, § 1(A)(18) Line from Schedule A/B: 18.1 100% of fair market value, up to any applicable statutory limit Bank First savings account #5911 Okla. Stat. tit. 12, § 1171.1; \$5.00 \$5.00 Okla. Stat. tit. 31, § 1(A)(18) Line from Schedule A/B: 18.2 100% of fair market value, up to any applicable statutory limit Husband's Webco 401K Okla. Stat. tit. 31, § 1(A)(20) \$4,500.00 \$4,500.00 Line from Schedule A/B: 21.1 100% of fair market value, up to any applicable statutory limit group life policies from Webco Okla. Stat. tit. 36, § 3632 Unknown Unknown industries Beneficiary: Debtor's wife 100% of fair market value, up to Line from Schedule A/B: 31.1 any applicable statutory limit Wife has a claim for back child Maximum allowed under Okla. Stat. tit. 12, § 1171.2(A); Okla. Stat. tit. 31, § 1(A)(19) Unknown support of \$97,000 but she has been applicable OK law unable to collect 100% of fair market value, up to Line from Schedule A/B: 33.1 any applicable statutory limit

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Debtor 1 Debtor 2	Kenneth J Cagle LaVonne Cagle			Case number (if known)	
	description of the property and line on dule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
	e's net monthly social security efit \$623	\$623.00		\$623.00	42 U.S.C. § 407
	from Schedule A/B: 38.1			100% of fair market value, up to any applicable statutory limit	
	you claiming a homestead exemption ject to adjustment on 4/01/16 and every No Yes. Did you acquire the property cover No No Yes	3 years after that for ca	ases f	,	,

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Fill in this informa	tion to identify you	r case:			
Debtor 1	Kenneth J Cagle				
Dobtor 2	First Name	Middle Name Last Name			
Debtor 2 (Spouse if, filing)	LaVonne Cagle First Name	Middle Name Last Name			
United States Bank	ruptcy Court for the:	NORTHERN DISTRICT OF OKLAHOMA			
Case number					
(if known)				_	if this is an
				ameno	led filing
Official Form	106D				
	-	Who Have Claims Secure	d by Proport	.,	42/4E
Scriedule D	. Creditors	Who Have Claims Secure	d by Propert	<u>y </u>	12/15
		two married people are filing together, both are equ number the entries, and attach it to this form. On th			
1. Do any creditors ha	ve claims secured by	your property?			
☐ No. Check th	nis box and submit th	nis form to the court with your other schedules.	You have nothing else	to report on this form.	
■ Yes. Fill in al	II of the information b	pelow.			
Part 1: List All S	Secured Claims				
<u> </u>		ore than one secured claim, list the creditor separately f	for Column A	Column B	Column C
each claim. If more that	an one creditor has a pa	articular claim, list the other creditors in Part 2. As much er according to the creditor's name.		Value of collateral that supports this claim	Unsecured portion If any
2.1 A Family Lo	an	Describe the property that secures the claim:	\$1,834.00	\$1,500.00	\$334.00
Creditor's Name		2006 Chevy Aveo 130000 miles 2006 Chevy Aveo LS with 130,000 miles in poor condition, wrecked Location: 1906 S Muskogee PI, Claremore OK 74019			
707 1/2 N Ly Blvd	nn Riggs	As of the date you file, the claim is: Check all that			
Claremore,	OK 74017	apply. Contingent			
	ty, State & Zip Code	Unliquidated			
		☐ Disputed			
Who owes the debt	? Check one.	Nature of lien. Check all that apply.			
☐ Debtor 1 only ☐ Debtor 2 only		☐ An agreement you made (such as mortgage or sec car loan)	cured		
■ Debtor 1 and Debto	or 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
At least one of the		☐ Judgment lien from a lawsuit			
Check if this claim community debt	n relates to a	Other (including a right to offset) Secured L	oan		
Date debt was incurre	7/11/2014	Last 4 digits of account number agle			
2.2 Gm Financia	al	Describe the property that secures the claim:	\$16,700.00	\$15,000.00	\$1,700.00
Creditor's Name		2014 Chevy Cruze 31000 miles			
		2014 Chevy Cruze with 31,000 miles			
		in good condition Location: 1906 S Muskogee PI,			
		Claremore OK 74019			
Po Box 181	145	As of the date you file, the claim is: Check all that apply.			
Arlington, T	X 76096	☐ Contingent			
Number, Street, Ci	ty, State & Zip Code	☐ Unliquidated			
Who ower the debt	2 Chaok an-	Disputed			
Who owes the debt	г спеск опе.	Nature of lien. Check all that apply. ☐ An agreement you made (such as mortgage or sec	purod		
☐ Debtor 1 only ☐ Debtor 2 only		car loan)	uieu		
■ Debtor 1 and Debto	or 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
☐ At least one of the	debtors and another	☐ Judgment lien from a lawsuit			

Official Form 106D

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Debtor 1	Kenneth J	Cagle		Case number (if know)	
	First Name	Middle Name	Last Name		
Debtor 2	LaVonne (
	First Name	Middle Name	Last Name		
	if this claim re unity debt	lates to a	Other (including a right to offset)	Secured Loan	
		Opened 5/01/13 Last Active			
Date debt v	was incurred	5/30/15	Last 4 digits of account num	nber <u>3654</u>	
If this is t Write tha	Add the dollar value of your entries in Column A on this page. Write that number here: If this is the last page of your form, add the dollar value totals from all pages. Write that number here: \$18,534.00 \$18,534.00				
to collect for	rom you for a	debt you owe to some bts that you listed in	eone else, list the creditor in Part	a debt that you already listed in Part 1. For example, if a collection agency is trying t 1, and then list the collection agency here. Similarly, if you have more than one is here. If you do not have additional persons to be notified for any debts in Part 1,	
Naı	me Address	3			
-NC	ONE-		(On which line in Part 1 did you enter the creditor?	
			ı	Last 4 digits of account number	

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	Cas	E 10-10033-IVI DOCU	IIIEIILI TIIEUIITOSDO	NDIO	1 011 01/14/10	rage 23 0	1 01
Fill i	n this inform	ation to identify your case:					
Debt	or 1	Kenneth J Cagle					
Dobt	01 1		iddle Name Last Nan	ne			
Debt	or 2	LaVonne Cagle					
(Spou	se if, filing)	First Name Mi	iddle Name Last Nan	ne			
Unite	ed States Ban	kruptcy Court for the: NORTH	HERN DISTRICT OF OKLAHOM	A			
Case	e number						
(if kno						_	if this is an ed filing
Offi	cial Form	106F/F					
			ave Unsecured Claim	ıs			12/15
Sched D: Cre the Co	lule G: Executo editors Who Ha	ory Contracts and Unexpired Lease ave Claims Secured by Property. If I	result in a claim. Also list executor s (Official Form 106G). Do not inclu more space is needed, copy the Par mation to report in a Part, do not file	de any cred t you need,	itors with partially sec fill it out, number the	cured claims that are entries in the boxes	listed in Schedule on the left. Attach
Part	1: List All	of Your PRIORITY Unsecured	l Claims				
1. C	o any creditor	s have priority unsecured claims a	gainst you?				
	☐ No. Go to Pa	rt 2.					
	Yes.						
ic p	dentify what type lossible, list the	e of claim it is. If a claim has both prio	tor has more than one priority unsecur ority and nonpriority amounts, list that c g to the creditor's name. If you have m st the other creditors in Part 3.	laim here an	d show both priority and	d nonpriority amounts.	As much as
(1	For an explanati	ion of each type of claim, see the inst	tructions for this form in the instruction	booklet.)	Total claim	Priority	Nonpriority
						amount	amount
2.1		Revenue Service (p)	Last 4 digits of account number	8330	\$1,150.00	\$1,150.00	\$0.00
	•	ditor's Name	When was the debt incurred?	2013			
	P.O. Box	•					
		phia, PA 19101-7346					
		eet City State Zlp Code	As of the date you file, the claim	is: Check a	II that apply		
	Who incurred	the debt? Check one.	☐ Contingent				
	Debtor 1 on	ıly	☐ Unliquidated				
	Debtor 2 on	ıly	☐ Disputed				
	■ Debtor 1 an	nd Debtor 2 only	Type of PRIORITY unsecured cla	aim:			
	☐ At least one	e of the debtors and another	☐ Domestic support obligations				
	_	is claim is for a community debt	Taxes and certain other debts	ou owe the	aovernment		
		ibject to offset?	☐ Claims for death or personal in		•		
	■ No	•	☐ Other. Specify	. , . , .			
	Yes		taxes				

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Debtor 1 Kenneth J Cagle LaVonne Cagle		Case nun	nber (if know)		
2.2 Internal Revenue Service (p)	Last 4 digits of account number	8330	\$2,750.00	\$2,750.00	\$0.00
Priority Creditor's Name Insolvency Section P.O. Box 7346 Philadelphia, PA 19101-7346	When was the debt incurred?	2014			
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all tha	at apply		
Who incurred the debt? Check one.	☐ Contingent				
☐ Debtor 1 only	☐ Unliquidated				
☐ Debtor 2 only	☐ Disputed				
■ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cla	im:			
☐ At least one of the debtors and another	☐ Domestic support obligations				
☐ Check if this claim is for a community debt Is the claim subject to offset?	■ Taxes and certain other debts y □ Claims for death or personal inj	· ·			
■ No	Other. Specify				
Yes	taxes				
2.3 Matthew E. Riggin	Last 4 digits of account number		\$2,500.00	\$2,500.00	\$0.00
Priority Creditor's Name 2017 S. Elm Place, Ste 107 Broken Arrow, OK 74012	When was the debt incurred?				
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all tha	at apply		
Who incurred the debt? Check one.	☐ Contingent				
Debtor 1 only	☐ Unliquidated				
Debtor 2 only	☐ Disputed				
■ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cla	im:			
☐ At least one of the debtors and another	☐ Domestic support obligations				
☐ Check if this claim is for a community debt	☐ Taxes and certain other debts y	•			
Is the claim subject to offset?	Claims for death or personal inju				
No			commissions		
☐ Yes	Legal Rep	resentation			
Oklahoma Tax Commission - Collections Priority Creditor's Name	Last 4 digits of account number	8330	\$400.00	\$400.00	\$0.00
P.O. Box 26790 Oklahoma City, OK 73126-0790	When was the debt incurred?	2014			
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all tha	at apply		
Who incurred the debt? Check one.	☐ Contingent				
Debtor 1 only	☐ Unliquidated				
☐ Debtor 2 only	☐ Disputed				
■ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cla	im:			
☐ At least one of the debtors and another	☐ Domestic support obligations				
☐ Check if this claim is for a community debt	Taxes and certain other debts y	_			
Is the claim subject to offset?	☐ Claims for death or personal inju	ury while you we	ere intoxicated		
No	Other. Specify				
Yes	511 taxes				

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Debto Debto	r 1 Kenneth J Cagle r 2 LaVonne Cagle		Case nur	mber (if know)		
2.5	Oklahoma Tax Commission - Collections Priority Creditor's Name	Last 4 digits of account number	8330	\$725.00	\$725.00	\$0.00
	P.O. Box 26790 Oklahoma City, OK 73126-0790	When was the debt incurred?	12/2013			
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all th	at apply		
	Who incurred the debt? Check one.	☐ Contingent				
	Debtor 1 only	☐ Unliquidated				
	Debtor 2 only	☐ Disputed				
	Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cla	im:			
	At least one of the debtors and another	☐ Domestic support obligations				
	☐ Check if this claim is for a community debt	■ Taxes and certain other debts y	ou owe the gov	rernment		
	s the claim subject to offset?	☐ Claims for death or personal injury	ury while you w	ere intoxicated		
	No	Other. Specify				
	Yes	511 Taxes				
2.6	Rogers County Assessor Priority Creditor's Name	Last 4 digits of account number	0004	\$900.00	\$900.00	\$0.00
	P.O. Box 5 Claremore, OK 74018	When was the debt incurred?	2015			
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all th	at apply		
	Who incurred the debt? Check one.	☐ Contingent				
	Debtor 1 only	☐ Unliquidated				
	Debtor 2 only	☐ Disputed				
ı	Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cla	im:			
	At least one of the debtors and another	☐ Domestic support obligations				
	Check if this claim is for a community debt	■ Taxes and certain other debts y□ Claims for death or personal injunction	ū			
	■ No	☐ Other. Specify	ary milio you m	oro intoxioatoa		
_	☐ Yes	Property T	ах			
Part 2	List All of Your NONPRIORITY Unsecu	urad Claima				
	any creditors have nonpriority unsecured claims					
_	No. You have nothing to report in this part. Submit the		chedules.			
	Yes.	,				
4. Lis	st all of your nonpriority unsecured claims in the a im, list the creditor separately for each claim. For each ditor holds a particular claim, list the other creditors in	ch claim listed, identify what type of cl	aim it is. Do no	t list claims already includ	ded in Part 1. If more t	than one Part 2.
4.1	A Family Loan Nonpriority Creditor's Name	Last 4 digits of account number	er <u>6243</u>			\$368.25
	707 1/2 N. Lynn Riggs Claremore, OK 74017	When was the debt incurred?	Prior to	o 04/2015		
	Number Street City State Zlp Code	As of the date you file, the clai	m is: Check all	I that apply		
	Who incurred the debt? Check one.	☐ Contingent				
	■ Debtor 1 only	☐ Unliquidated				
	Debtor 2 only	☐ Disputed				
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecu	red claim:			
	\square At least one of the debtors and another	☐ Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a s report as priority claims	eparation agree	ement or divorce that you	did not	
	■ No	☐ Debts to pension or profit-sha	aring plans, and	d other similar debts		
	☐ Yes	■ Other. Specify Unsecur				
	- -	- Other. Specify	 			

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	T1 Kenneth J Cagle T2 LaVonne Cagle		Case number (if know)		
4.2	A1 Money Mart	Last 4 digits of account number	8330	\$350.00	
	Nonpriority Creditor's Name 611 N. Lynn Riggs Blvd Claremore, OK 74017	When was the debt incurred?	2014		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply			
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only	☐ Unliquidated			
	Debtor 2 only	☐ Disputed			
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure			
	At least one of the debtors and another	Student loans			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts		
	Yes	Other. Specify Unsecured	I Loan		
4.3	Ad Astra Rec	Last 4 digits of account number	1311	\$312.00	
	Nonpriority Creditor's Name 8918 W 21st St. N Suite 200	When was the debt incurred?	Opened 5/01/14		
	Mailbox: 112 Wichita, KS 67205 Number Street City State Zlp Code	As of the date you file, the claim	in Check all that apply		
	Who incurred the debt? Check one.	_	в. Спеск ан шасарру		
	☐ Debtor 1 only	☐ Contingent			
	Debtor 2 only	Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured ☐ Student loans			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_	aration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing			
	□ Yes		Attorney Speedycash.Com		
4.4	AT&T Uverse Nonpriority Creditor's Name	Last 4 digits of account number	0258	\$424.28	
	PO BOX 5014	When was the debt incurred?	10/2015		
	Carol Stream, IL 60197-5014 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	☐ Debtor 1 only	☐ Unliquidated			
	■ Debtor 2 only	☐ Disputed			
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	d claim:		
	☐ At least one of the debtors and another	☐ Student loans			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing	aring plans, and other similar debts		
	☐ Yes	■ Other. Specify Telephone	Service		

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	Kenneth J Cagle LaVonne Cagle		Case number (if know)	
	Check Into Cash	Last 4 digits of account number	5271	\$565.55
	Nonpriority Creditor's Name 1005 W Will Rogers Blvd Claremore, OK 74017	When was the debt incurred?	3/2015	
	Number Street City State Zlp Code	As of the date you file, the claim is	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separ	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Unsecured	Loan	
	Claremore Physicians	Last 4 digits of account number	agle	\$35.00
	Nonpriority Creditor's Name 1926 S. Hwy 66 Claremore, OK 74017	When was the debt incurred?		
-	Number Street City State Zlp Code	As of the date you file, the claim is	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	_ `		
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separ	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Medical Tre	eatment	
4.7	Complete Payment Recovery Services	Last 4 digits of account number	4045	\$282.50
	Nonpriority Creditor's Name 3500 5th Street Northport, AL 35476	When was the debt incurred?	5/2015	
_	Number Street City State Zlp Code	As of the date you file, the claim is	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	At least one of the debtors and another	☐ Student loans		
	Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims Debts to pension or profit-sharing	a plane, and other similar debte	
	■ No			
	Yes	Other. Specify Debt Collect	CHOIL GURINOWII	

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	1 Kenneth J Cagle 2 LaVonne Cagle		Case number (if know)	
4.8	Dixie Finance-Pryor	Last 4 digits of account number	1541	\$550.00
	Nonpriority Creditor's Name 502 S. Mill	When was the debt incurred?	Prior to 04/2015	
	Pryor, OK 74361 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	11,7	
	■ Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Unsecured	Loan	
	Dixie Finance-Pryor	Last 4 digits of account number	1983	\$386.00
	Nonpriority Creditor's Name 502 S. Mill	When was the debt incurred?	Prior to 04/2015	
	Pryor, OK 74361			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only			
	At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
		☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin		
	Yes	■ Other. Specify Unsecured	Loan	
	Eastern Oklahoma Orthopedic Center	Last 4 digits of account number	5170	\$56.58
	Nonpriority Creditor's Name P.O. Box 22063 Dept 555	When was the debt incurred?	8/2015	
	Tulsa, OK 74121 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:	
	At least one of the debtors and another Student loans			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	unity debt		
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Medical Tro		

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	1 Kenneth J Cagle 2 LaVonne Cagle		Case number (if know)	
4.11	Empire Finance	Last 4 digits of account number	3796	\$813.16
	Nonpriority Creditor's Name 103 E. Patti Page Blvd. #2 Claremore, OK 74017	When was the debt incurred?	11/13/2014	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Unsecured	Loan	
4.12	Empire Finance	Last 4 digits of account number	0733	\$300.00
	Nonpriority Creditor's Name 103 E. Patti Page Blvd. #2 Claremore, OK 74017	When was the debt incurred?	01/12/2015	
-	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Secured Lo	oan	
4.13	Flurish, Inc	Last 4 digits of account number	1142	\$286.60
	Nonpriority Creditor's Name 237 Kearny St #372	When was the debt incurred?	1/2015	
	San Francisco, CA 94108 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify Unsecured	Loan	

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	1 Kenneth J Cagle 2 LaVonne Cagle		Case number (if know)	
4.14	Global Payments Check Services Inc	Last 4 digits of account number	0603	\$249.00
	Nonpriority Creditor's Name PO Box 661038 Chicago, IL 60666	When was the debt incurred?	03/06/2015	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	d claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Casino	ction for Hard Rock Hotel and	
4.15	Global Payments Check Services, Inc.	Last 4 digits of account number	0604	\$433.00
	Nonpriority Creditor's Name PO Box 661038	When was the debt incurred?	03/07/2015	
	Chicago, IL 60666 Number Street City State Zlp Code	As of the date you file, the claim i	e. Check all that apply	
	Who incurred the debt? Check one.	-	3. Oncok all that apply	
	☐ Debtor 1 only	Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecure	l claim:	
	☐ At least one of the debtors and another	Student loans	a ciaiii.	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Debt collect	ction for Riverspirit Casino	
4.16	MCI	Last 4 digits of account number	7006	\$41.00
	Nonpriority Creditor's Name PO BOX 4830 Trenton, NJ 08650-4830	When was the debt incurred?	2015	
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	d claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify unknown of	reditor, never used MCI	

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	1 Kenneth J Cagle 2 LaVonne Cagle			Case number (if know)	
4.17	Penn Credit Corp. Nonpriority Creditor's Name	Last 4 digits of accour	nt number	7966	\$135.00
	P.O. Box 988 Harrisburg, PA 17108-0988	When was the debt inc	curred?	2/2015	_
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file,	, the claim is	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent			
	■ Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	At least one of the debtors and another	Type of NONPRIORITY	Y unsecured	claim:	
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	Obligations arising or report as priority claims		ration agreement or divorce that you did not	
	■ No	Debts to pension or	profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Cr	redit Colle	ections for Publishiers Clearing	_
4.18	Plantation Billing Center	Last 4 digits of accour	nt number	8053	\$73.91
	Nonpriority Creditor's Name PO Box 459077 Sunrise, FL 33345-9077	When was the debt inc	curred?	03/24/2015	_
	Number Street City State Zlp Code	As of the date you file,	, the claim is	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent			
	☐ Debtor 1 only	☐ Unliquidated			
	■ Debtor 2 only	☐ Disputed			
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY	Y unsecured	claim:	
	☐ At least one of the debtors and another	☐ Student loans			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising or report as priority claims		ration agreement or divorce that you did not	
	■ No	Debts to pension or	profit-sharing	g plans, and other similar debts	
	☐ Yes	■ Other. Specify En	ebt collec nergency	tion for Hillcrest Claremore	_
4.19	Portfolio Recovery	Last 4 digits of accour	nt number	3489	\$581.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 41067	When was the debt inc	curred?	Opened 6/01/14	_
	Norfolk, VA 23541 Number Street City State Zlp Code	As of the date you file,	, the claim is	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only	☐ Unliquidated			
	Debtor 2 only	☐ Disputed			
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY	Y unsecured	claim:	
	At least one of the debtors and another	☐ Student loans			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising of report as priority claims		ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or	profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Ba	actoring C ank Usa	Company Account Capital One N.A.	_

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Debtor Debtor	1 Kenneth J Cagle 2 LaVonne Cagle		Case number (if know)	
4.20	Portfolio Recovery	Last 4 digits of account number	0694	\$838.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 41067	When was the debt incurred?	Opened 7/01/14	
	Norfolk, VA 23541 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	_	,	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed	Lalatina	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	i ciaim:	
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Tactoring (Bank Usa	Company Account Capital One N.A.	
4.21	Rogers County Loan Nonpriority Creditor's Name	Last 4 digits of account number		\$230.00
	707 North Lynn Riggs Claremore, OK 74017	When was the debt incurred?	6/2015	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	I claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Signature	Loan	
4.22	RVA Tulsa Clinic Nonpriority Creditor's Name	Last 4 digits of account number	4594	\$20.00
	4444 S. Harvard, Ste 200 Tulsa, OK 74135	When was the debt incurred?	12/2014	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one. ☐ Debtor 1 only	☐ Contingent		
	_	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Medical Tre	eatment or Services	

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	1 Kenneth J Cagle 2 LaVonne Cagle		Case number (if know)	
4.23	Security Finance Central Bankruptcy* Nonpriority Creditor's Name	Last 4 digits of account number	0549	\$590.00
	P.O. Drawer 1893 Spartanburg, SC 29304-1893	When was the debt incurred?	Opened 12/17/14 Last Active 1/22/15	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Unsecured		
4.24	Security Finance Central Bankruptcy*	Last 4 digits of account number	0549	\$990.00
	P.O. Drawer 1893 Spartanburg, SC 29304-1893	When was the debt incurred?	Opened 1/19/15 Last Active 1/19/15	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	☐ Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Unsecured		
4.25	St. John Clinic Nonpriority Creditor's Name	Last 4 digits of account number	7661	\$136.00
	PO BOX 14000 Belfast, ME 04915-4033	When was the debt incurred?	5/2015	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Medical Tr	eatment or Services	
		Outer. Openly		

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Debto Debto	11 Kenneth J Cagle 12 LaVonne Cagle		Case number (if know)	
4.26	Sun Loan Nonpriority Creditor's Name	Last 4 digits of account number	50	\$400.00
	404 N Lynn Rigg sBlvd Claremore, OK 74017	When was the debt incurred?	Opened 11/24/14 Last Active 5/30/15	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	☐ Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	I claim:	
	\square At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Note Loan		
4.27	Sun Loan Nonpriority Creditor's Name	Last 4 digits of account number	12	\$900.00
	404 N Lynn Rigg sBlvd Claremore, OK 74017	When was the debt incurred?	Opened 11/24/14 Last Active 1/22/15	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	П		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	l claim:	
	☐ At least one of the debtors and another	Student loans	i Claiii.	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Note Loan		
4.28	Tower Loans Nonpriority Creditor's Name	Last 4 digits of account number		\$200.00
	646 S. Lynn Riggs Claremore, OK 74017	When was the debt incurred?	7/2015	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:	
	\square At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Signature I	_oan	
		. ,		

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	Kenneth LaVonne			Case nu	umber (if know)	
4.29 T (ulsa X - Rav	y Laboratory, Inc.	Last 4 digits of account number			\$9.00
No P.	onpriority Cred	ditor's Name 1760	When was the debt incurred?	4/201	 5	
		'4155-0760 City State Zlp Code	As of the date you file, the claim i	is: Check a	all that apply	
		the debt? Check one.	_			
	Debtor 1 onl	у	☐ Contingent ☐ Unliquidated			
	Debtor 2 onl	у	☐ Disputed			
	Debtor 1 and	d Debtor 2 only	Type of NONPRIORITY unsecure	d claim:		
	At least one	of the debtors and another	☐ Student loans			
		s claim is for a community debt bject to offset?	Obligations arising out of a separeport as priority claims	aration agre	eement or divorce that you did not	
	No	•	☐ Debts to pension or profit-sharin	ng plans, ai	nd other similar debts	
] Yes		Other Specify Medical Tr	eatmen	t	_
4.30 V i	ision & Ey	ve Medical	Last 4 digits of account number			\$90.00
	onpriority Cred		M/L	E /E /OC		
	310 N. Hw laremore.	y 66 OK 74017	When was the debt incurred?	5/5/20	J14	_
		City State Zlp Code	As of the date you file, the claim	is: Check a	all that apply	
_	_	the debt? Check one.	☐ Contingent			
	Debtor 1 onl	у	☐ Unliquidated			
	Debtor 2 onl	у	Disputed			
		d Debtor 2 only	Type of NONPRIORITY unsecure	d claim:		
		of the debtors and another	☐ Student loans			
		s claim is for a community debt bject to offset?	Obligations arising out of a separeport as priority claims	aration agre	eement or divorce that you did not	
	No		Debts to pension or profit-sharing	ng plans, ai	nd other similar debts	
] Yes		Other. Specify Medical Tr	eatmen	t or Services	_
5. Use this p trying to more tha any debts	page only if y collect from y in one credito s in Parts 1 o	you for a debt you owe to someone or for any of the debts that you liste r 2, do not fill out or submit this pa	t your bankruptcy, for a debt that your bankruptcy, for a debt that you else, list the original creditor in Pated in Parts 1 or 2, list the additional ge.	rts 1 or 2, creditors l	then list the collection agency her here. If you do not have additional	e. Similarly, if you have
Name and A			which entry in Part 1 or Part 2 did you e 4.4 of (<i>Check one</i>):		ginal creditor? Creditors with Priority Unsecured Clai	ms
17000 Da	allas Park	way, Ste 204		_	Creditors with Nonpriority Unsecured	
Dallas, T	ГХ 75248	Las	st 4 digits of account number		, , , , , , , , , , , , , , , , , , , ,	
Part 4:	Add the Ar	mounts for Each Type of Unse	cured Claim			
	amounts of oured claim.	certain types of unsecured claims.	This information is for statistical re	porting pu	urposes only. 28 U.S.C. §159. Add	the amounts for each type
					Total claim	
	6a.	Domestic support obligations		6a.	\$	
Total claim from Part		Taxes and certain other debts yo	u owe the government	6b.	\$ 5,925.00)
	6c.	Claims for death or personal inju	-	6c.	\$ 0.00	
	6d.	Other. Add all other priority unsecu	red claims. Write that amount here.	6d.	\$ 2,500.00	<u></u>
	6e.	Total. Add lines 6a through 6d.		6e.	\$ 8,425.00)
Total sist	6f.	Student loans		6f.	Total Claim \$ 0.00	
Total claim from Part		Obligations arising out of a separation did not report as priority claims	ration agreement or divorce that you	u 6g.	\$) -

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Kenneth LaVonne		Case n	umber (if know)		
6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00	
6i.	Other. Add all other nonpriority unsecured claims. Write that amount here	. 6i.	\$	10,645.83	
6j.	Total. Add lines 6f through 6i.	6j.	\$	10,645.83	

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Fill in this infor	mation to identify your	case:			
Debtor 1	Kenneth J Cagle				
	First Name	Middle Name	Last Name		
Debtor 2	LaVonne Cagle				
(Spouse if, filing)	First Name	Middle Name	Last Name	-	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF OKLAHOMA		
Case number _					☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

F	Person or	company with Name, Number	whom you have th , Street, City, State and ZIF	e contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			<u> </u>
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			<u> </u>
	City		State	ZIP Code	
2.3	City		Otate	Zii Code	
	Name				_
	Number	Street			<u> </u>
	City		State	ZIP Code	_
2.4					
	Name				
	Number	Street			<u> </u>
	City		State	ZIP Code	_
2.5	,		3.0.0	1000	
	Name				
	Number	Street			<u> </u>
	City			ZIP Code	

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Fill in this inf	ormation to identify your	00001			
Debtor 1	ormation to identify your	case.			
Debior 1	Kenneth J Cagle First Name	Middle Name	Last Name		
Debtor 2	LaVonne Cagle				
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	NORTHERN DISTRICT	OF OKLAHOMA		
Case number					
(if known)					☐ Check if this is an
					amended filing
	orm 106H l e H: Your Cod	ebtors			12/15
_	have any codebtors? (If	you are filing a joint case,	do not list either spouse	e as a codebtor.	
■ No □ Yes					
	California, Idaho, Louisiana				y states and territories include
_	id your spouse, former spo	use, or legal equivalent liv	e with you at the time?		
in line 2 a Form 106 fill out Co	again as a codebtor only iD), Schedule E/F (Officia blumn 2.	if that person is a guarar	ntor or cosigner. Make	sure you have listed the object of the sure you have listed the object of the sure of the	g with you. List the person show he creditor on Schedule D (Offici Schedule E/F, or Schedule G to
	umn 1: Your codebtor e, Number, Street, City, State and Z	IP Code		Check all schedule	ditor to whom you owe the debt s that apply:
3.1				☐ Schedule D, line	<u>a</u>
Nam	e			□ Schedule E/F, li	
				☐ Schedule G, line	
Num	hau Ctraat				
City	ber Street	State	ZIP Code		
22				□ Cohodulo D. Ba	
3.2 Nam	e			Schedule D, line	
				☐ Schedule E/F, li ☐ Schedule G, line	
				— Schedule G, IIN	-
Num	ber Street	Ctoto	710 0-4-		
City		State	ZIP Code		

Fill in this informati	ion to identify your case:	
Debtor 1	Kenneth J Cagle	_
Debtor 2 (Spouse, if filing)	LaVonne Cagle	_
United States Bank	kruptcy Court for the: NORTHERN DISTRICT OF OKLAHOMA	_
Case number (If known)		Check if this is: ☐ An amended filing ☐ A supplement showing postpetition chapter
Official For		13 income as of the following date: MM / DD/ YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Describe Employment 1. Fill in your employment Debtor 1 Debtor 2 or non-filing spouse information. Employed Employed If you have more than one job, **Employment status** attach a separate page with ■ Not employed ■ Not employed information about additional employers. Occupation disabled **Shift Business Manager** Include part-time, seasonal, or **Employer's name** self-employed work. Webco Industries **Employer's address** Occupation may include student 5785 Bird Creek Ave or homemaker, if it applies. Catoosa, OK 74015 How long employed there? 5 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filling spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

- 3. Estimate and list monthly overtime pay.
- 4. Calculate gross Income. Add line 2 + line 3.

For Debtor 1 For Debtor 2 or non-filing spouse

2. \$ 4,248.75 \$ 0.00

3. +\$ 0.00 +\$ 0.00

4. \$ 4,248.75 \$ 0.00

Debt Debt		Kenneth J Cagle LaVonne Cagle		Case r	number (<i>if known</i>)			
	Con	ny line 4 here	4.	For	Debtor 1 4,248.75		ebtor 2 or ling spouse	
	996	,		* —	4,240.10	—	0.00	-
5.	List	all payroll deductions:						
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	988.22	\$	0.00	_
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$	0.00	_
	5c.	Voluntary contributions for retirement plans	5c.	\$	169.95	\$	0.00	=
	5d.	Required repayments of retirement fund loans Insurance	5d.	\$ \$	92.58	\$	0.00	=
	5e. 5f.	Domestic support obligations	5e. 5f.	\$	507.04 0.00	φ	0.00	=
	5g.	Union dues	5g.	\$-	0.00	\$	0.00	-
	5h.	Other deductions. Specify:	5h	· · ·	0.00	· —	0.00	-
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	1,757.79	\$	0.00	-
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	2,490.96	\$	0.00	
8.	8b. 8c. 8d. 8e. 8f. 8g. 8h.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends Family support payments that you, a non-filling spouse, or a depender regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income Other monthly income. Specify:	8c. 8d. 8e.	\$\$\$ \$\$\$\$ \$\$\$	0.00 0.00 0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	0.00 0.00 0.00 0.00 623.00 0.00 0.00	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$	623.00	D
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$	2	2,490.96 + \$_	62	3.00 = \$	3,113.96
11.	Inclu othe Do r	te all other regular contributions to the expenses that you list in Schedulade contributions from an unmarried partner, members of your household, your friends or relatives. In the include any amounts already included in lines 2-10 or amounts that are notify:	ur depei		•		shedule J. 11. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The re that amount on the Summary of Schedules and Statistical Summary of Cerlies					12. \$	3,113.96
							Combin	
13.	Do y	you expect an increase or decrease within the year after you file this for No.	m?				monthi	y income
		Yes. Explain:						

(F)(1	in thin inform	ation to identify	OUT 0000	·				
FIII	in this informa	ation to identify yo	our case:					
Deb	otor 1	Kenneth J C	agle				eck if this is:	
Deb	otor 2	LaVonne Ca	ala				An amended filing A supplement show	wing postpetition chapter
	ouse, if filing)	Lavoille Ga	gie				13 expenses as of	
Unit	ted States Bankı	ruptcy Court for the:	: NORTH	IERN DISTRICT OF OKLA	AHOMA		MM / DD / YYYY	
1	e number nown)							
	<i></i>	4001						
		orm 106J						
		J: Your						12/15
info	ormation. If m		eded, atta	. If two married people a nch another sheet to this n.				
Par		ribe Your House	∍hold					
1.	Is this a joi							
	□ No. Go to		_					
			ın a separ	ate household?				
	■ N		st file Offic	ial Form 106J-2, <i>Expense</i> :	s for Separate House	<i>hold</i> of De	ebtor 2.	
2.	Do vou hav	e dependents?	■ No					
	Do not list D	ebtor 1	☐ Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor 1		Dependent's age	Does dependent live with you?
	Do not state	the.						□ No
	dependents							☐ Yes
								□ No
								Yes
								□ No
								☐ Yes
								□ No □ Yes
3.	Do your exp	penses include	_	No				□ 165
	expenses of	f people other t	than 🗖	Yes				
	yourself an	d your depende	nts?	103				
		nate Your Ongoi						
exp	imate your ex enses as of a blicable date.	a date after the	our bankrı bankruptc	uptcy filing date unless y y is filed. If this is a supp	ou are using this fo plemental <i>Schedule</i>	orm as a s J, check	upplement in a Chathe box at the top of	apter 13 case to report of the form and fill in the
				government assistance i				
(Of	ficial Form 10	061.)					Your exp	enses
4.		or home owners		nses for your residence. I or lot.	nclude first mortgage	4.	\$	0.00
	If not include	ded in line 4:						
	4a. Real	estate taxes				4a.	\$	90.00
		erty, homeowner's				4b.	\$	110.00
				upkeep expenses		4c.	i ————	100.00
5.		eowner's associat		dominium dues our residence, such as ho	me equity loops	4d. 5.		0.00 0.00
J.	Additional	mortgage payiil	ente foi yo	our residence, such as 110	mo equity idans	J.	Ψ	0.00

	tor 1 tor 2	Kenneth		Casa num	ber (if known)	
Den	101 2	LaVonne	e Cagle		ber (ii known)	
6.	Utilit	ies:				
	6a.	Electricity,	, heat, natural gas	6a.	\$	250.00
	6b.	Water, sev	wer, garbage collection	6b.	\$	90.00
	6c.	Telephone	e, cell phone, Internet, satellite, and cable services	6c.	\$	225.00
	6d.	Other. Spe	ecify:	6d.	\$	0.00
7.	Food		ekeeping supplies	7.	\$	600.00
8.			children's education costs	8.	\$	0.00
9.	Cloth	ning, laund	ry, and dry cleaning	9.	\$	60.00
10.		-	products and services	10.	\$	50.00
11.		•	ntal expenses	11.	\$	50.00
12.			Include gas, maintenance, bus or train fare.		· —	
			ar payments.	12.	\$	300.00
13.	Ente	rtainment,	clubs, recreation, newspapers, magazines, and bo	oks 13.	\$	75.00
14.	Char	itable cont	ributions and religious donations	14.	\$	0.00
15.	Insur	rance.				
	Do no	ot include ir	nsurance deducted from your pay or included in lines 4			
	15a.	Life insura	ance	15a.	\$	0.00
	15b.	Health ins	urance	15b.	\$	0.00
	15c.	Vehicle in	surance	15c.	\$	125.00
	15d.	Other insu	rance. Specify:	15d.	\$	0.00
16.	Taxe	s. Do not in	iclude taxes deducted from your pay or included in line	es 4 or 20.		
	Spec	ify:		16.	\$	0.00
17.			ease payments:			
	17a.	Car paymo	ents for Vehicle 1	17a.	\$	0.00
	17b.	Car payme	ents for Vehicle 2	17b.	\$	0.00
	17c.	Other. Spe	ecify:	17c.	\$	0.00
	17d.	Other. Spe		17d.	\$	0.00
18.	Your	payments	of alimony, maintenance, and support that you did	d not report as		
			your pay on line 5, Schedule I, Your Income (Offici			0.00
19.			s you make to support others who do not live with	you.	\$	0.00
	Spec	·		19.		
20.			erty expenses not included in lines 4 or 5 of this for			
			s on other property	20a.		0.00
		Real estat		20b.	·	0.00
	20c.	Property, I	homeowner's, or renter's insurance	20c.	·	0.00
	20d.	Maintenar	nce, repair, and upkeep expenses	20d.	\$	0.00
	20e.	Homeown	er's association or condominium dues	20e.	\$	0.00
21.	Othe	r: Specify:		21.	+\$	0.00
00	٠.					
22.			monthly expenses			0.405.00
			through 21.	15 40010	\$	2,125.00
	22b.	Copy line 2	2 (monthly expenses for Debtor 2), if any, from Officia	I Form 106J-2	\$	
	22c.	Add line 22	a and 22b. The result is your monthly expenses.		\$	2,125.00
22	Cala	uloto vour	monthly not income			
23.		-	monthly net income.	23a.	c	2 112 06
			12 (your combined monthly income) from Schedule I. monthly expenses from line 22c above.	23a. 23b.		3,113.96
	230.	Copy your	monthly expenses from line 22c above.	230.	- Ф	2,125.00
	230	Subtract v	our monthly expenses from your monthly income.			
	200.		is your monthly net income.	23c.	\$	988.96
			- , , 			
24.			an increase or decrease in your expenses within the			
			u expect to finish paying for your car loan within the year or do	you expect your mortgage pa	syment to increas	e or decrease because of a
			terms of your mortgage?			
	■ No	0.				
	☐ Ye	es.	Explain here:			

Fill in this infor	mation to identify your	case:		
Debtor 1		odoo!		
Debior 1	Kenneth J Cagle	Middle Name	Last Name	
Dobtor 2		Widale Name	Last Name	
Debtor 2 (Spouse if, filing)	LaVonne Cagle First Name	Middle Name	Last Name	
(Opodoo II, IIIIIg)	THO THAINS	Widale Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT OF	OKLAHOMA	
Case number				
(if known)				Check if this is an amended filing
You must file thi	is form whenever you f	ile bankruptcy schedules on n connection with a bankru		ration. I false statement, concealing property, or to \$250,000, or imprisonment for up to 20
Sig	n Below			
Did you pa	y or agree to pay some	one who is NOT an attorne	y to help you fill out bankruptc	r forms?
■ No				
☐ Yes. I	Name of person			uptcy Petition Preparer's Notice, Declaration, (Official Form 119).
	alty of perjury, I declare e true and correct.	that I have read the summa	ry and schedules filed with thi	s declaration and
X /s/ Ker	nneth J Cagle		X /s/ LaVonne Cagle	
Kenne	eth J Cagle		LaVonne Cagle	
Signatu	re of Debtor 1		Signature of Debtor 2	
Date .	January 13, 2016		Date January 13, 2	016

Fill	in this inforn	nation to identify you				
Deb	tor 1	Kenneth J Cagle	Middle Name	Last Name		
Deb	tor 2	LaVonne Cagle	Wilder Hame	Edot Name		
(Spot	use if, filing)	First Name	Middle Name	Last Name		
Unit	ed States Ba	nkruptcy Court for the:	NORTHERN DISTRICT (OF OKLAHOMA		
Cas (if kno	e number					heck if this is an mended filing
	icial Fo		Affalaa faa la la la la	baala Eilia a Gan D		Ü
			Affairs for Individ			12/15
infor	mation. If m		attach a separate sheet to		equally responsible for sup y additional pages, write you	
Part 1.		etails About Your Ma	rital Status and Where You	ı Lived Before		
	■ Married		-			
	□ Not mar					
2.	During the la	ast 3 years, have you	lived anywhere other than	where you live now?		
	■ No □ Yes. Lis	t all of the places you I	ived in the last 3 years. Do n	ot include where you live nov	v.	
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					nity property state or territor, ico, Texas, Washington and W	
	■ No □ Yes. Ma	ike sure you fill out <i>Scl</i>	nedule H: Your Codebtors (O	fficial Form 106H).		
Part	Explai	n the Sources of You	r Income			
	Fill in the total	al amount of income yo	nployment or from operatir u received from all jobs and have income that you receiv	all businesses, including part		ndar years?
	□ No ■ Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$2,157.06	☐ Wages, commissions, bonuses, tips	\$0.00
			☐ Operating a business		☐ Operating a business	

Official Form 107

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	neth J Cagle onne Cagle		Case	e number (<i>if known</i>)	
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
For last calend (January 1 to D	ar year: ecember 31, 2015)	■ Wages, commissions, bonuses, tips	\$56,428.32	☐ Wages, commissions, bonuses, tips	\$0.00
		☐ Operating a business		☐ Operating a business	
	ar year before that: ecember 31, 2014)	■ Wages, commissions, bonuses, tips	\$54,499.07	☐ Wages, commissions, bonuses, tips	\$0.00
		☐ Operating a business		☐ Operating a business	
For the calenda (January 1 to D	ar year: ecember 31, 2013)	■ Wages, commissions, bonuses, tips	\$51,656.10	☐ Wages, commissions, bonuses, tips	\$0.00
		☐ Operating a business		☐ Operating a business	
■ Yes. F	ill in the details.	Debtor 1 Sources of income Describe below	Gross income (before deductions and	Debtor 2 Sources of income Describe below.	Gross income (before deductions
From January	1 of current year until		exclusions) \$0.00	SSI Benefits	and exclusions) \$0.00
	ed for bankruptcy:		Ψ0.00	COI BOILDING	Ψ0.00
For last calend (January 1 to D	ar year: ecember 31, 2015)		\$0.00	SSI Benefits	\$7,476.00
	ar year before that: ecember 31, 2014)	401K distribution	\$8,100.00		
Part 3: List 0	Certain Payments You	Made Before You Filed for	Bankruptcy		
□ No. I	Neither Debtor 1 nor D	's debts primarily consume Debtor 2 has primarily consuments personal, family, or househo	<mark>umer debts.</mark> Consumer debt	s are defined in 11 U.S.C. § 10	01(8) as "incurred by a
	□ No. Go to line 7		, , , ,		
	paid that cr not include	editor. Do not include paymer payments to an attorney for the	nts for domestic support obliq his bankruptcy case.	in one or more payments and gations, such as child support or after the date of adjustmer	and alimony. Also, do
■ Yes.	Debtor 1 or Debtor 2 o	or both have primarily consumer you filed for bankruptcy, di	umer debts.	•	rt.
	go oo aayo bolc	, ouou for buildingtoy, ul	- , sa pa, an, ordanor a tota	4000 0/ 1110101	
	■ Na O= 1 !! -	•			
	■ No. Go to line 7 □ Yes List below 6		id a total of \$600 or mare are	d the total amount you paid the	at craditor. Do set

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		h J Cagle ne Cagle		Cas	se number (if known)		
	Creditor's Nan	ne and Address	Dates of payment	Total amount paid	Amount you still owe	Was this pay	ment for
7.	Insiders include corporations of v	efore you filed for bankrup your relatives; any general p which you are an officer, dire r a business you operate as nony.	partners; relatives of any ger ctor, person in control, or ov	neral partners; partn wner of 20% or more	erships of which you of their voting sec	ou are a general curities; and any	partner; managing agent,
	■ No □ Yes. List al	I payments to an insider					
	Insider's Name	e and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for the	nis payment
3.	insider? Include paymen	efore you filed for bankrup ts on debts guaranteed or co		ments or transfer	any property on a	ccount of a de	bt that benefited an
	Insider's Name		Dates of payment	Total amount	Amount you still owe	Reason for the Include credit	
Par	rt 4: Identify L	egal Actions, Repossessio	ane and Foroclosures	paid	Suii Owe	include credit	or s name
	List all such mat	efore you filed for bankrup ters, including personal injur nd contract disputes. the details.					or custody
10.	Within 1 year b	efore you filed for bankrup oply and fill in the details belo		erty repossessed, f	oreclosed, garnis	shed, attached,	seized, or levied?
	☐ Yes. Fill in Creditor Name	the information below.	Describe the Property		Date		Value of the
	Oroanor manie	, and , tadi 500	Explain what happened	d	Julo		property
11.		before you filed for bankruuse to make a payment be		luding a bank or fi	nancial institution	n, set off any a	mounts from your
	Creditor Name		Describe the action the	e creditor took	Date taken	action was	Amount
12.		efore you filed for bankrup d receiver, a custodian, or		erty in the possess			it of creditors, a

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	otor 1 Kenneth J Cagle LaVonne Cagle		Case number	(if known)	
Par	t 5: List Certain Gifts and Contribution	ıs			
3.	Within 2 years before you filed for bankr ■ No □ Yes. Fill in the details for each gift.	uptcy, o	did you give any gifts with a total value of more	than \$600 per person	?
	Gifts with a total value of more than \$60 per person Person to Whom You Gave the Gift and Address:		Describe the gifts	Dates you gave the gifts	Value
4.	Within 2 years before you filed for bankr ■ No □ Yes. Fill in the details for each gift or o		did you give any gifts or contributions with a tot tion.	tal value of more than	\$600 to any charity
	Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code		Describe what you contributed	Dates you contributed	Value
Par	t 6: List Certain Losses				
 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. 					
	Describe the property you lost and how the loss occurred	Include	the any insurance coverage for the loss the amount that insurance has paid. List g insurance claims on line 33 of Schedule A/B:	Date of your loss	Value of property lost
Par	t 7: List Certain Payments or Transfers	5			
6.	consulted about seeking bankruptcy or placed any attorneys, bankruptcy petition process.	preparii	id you or anyone else acting on your behalf pay ng a bankruptcy petition? 's, or credit counseling agencies for services require		rty to anyone you
	Yes. Fill in the details. Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Y	(011	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	Matthew E. Riggin, PLLC 2017 S. Elm Place, Ste 107 Broken Arrow, OK 74012 mriggin@tulsacoxmail.com	ou	\$1000.00 retainer (\$2500.00 to be paid in ch 13 plan) \$310.00 filing fee \$53.00 credit report fee	6/25/2015 \$1363.00	\$1,363.00
7.	promised to help you deal with your cree Do not include any payment or transfer that	ditors o		or transfer any prope	rty to anyone who
	■ No □ Yes. Fill in the details.				
	Person Who Was Paid Address		Description and value of any property transferred	Date payment or transfer was made	Amount of payment

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Debtor 1 Kenneth J Cagle Debtor 2 LaVonne Cagle Case number (if known) 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Nο Yes. Fill in the details. **Person Who Received Transfer** Description and value of Date transfer was Describe any property or **Address** property transferred payments received or debts made paid in exchange Person's relationship to you 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details. Name of trust Description and value of the property transferred **Date Transfer was** made Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Nο Yes. Fill in the details. Last 4 digits of Last balance Name of Financial Institution and Type of account or Date account was account number closed, sold, Address (Number, Street, City, State and ZIP instrument before closing or Code) moved, or transfer transferred 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. П Name of Financial Institution Who else had access to it? Describe the contents Do you still Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, have it? State and ZIP Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy No Yes. Fill in the details. Name of Storage Facility Who else has or had access Describe the contents Do you still Address (Number, Street, City, State and ZIP Code) to it? have it? Address (Number, Street, City, State and ZIP Code Part 9: Identify Property You Hold or Control for Someone Else Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No Yes. Fill in the details. Value Owner's Name Where is the property? Describe the property (Number, Street, City, State and ZIP Address (Number, Street, City, State and ZIP Code)

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or

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Debtor 1 Kenneth J Cagle
Debtor 2 LaVonne Cagle

Case number (if known)

	toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.								
	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.								
	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.								
Rep	ort a	II notices, releases, and proceedings the	hat you know about, regardless of when	n the	y occurred.				
24.	Has	any governmental unit notified you that	at you may be liable or potentially liable	und	er or in violation of an environm	nental law?			
	■ No □ Yes. Fill in the details.								
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)		Environmental law, if you know it	Date of notice			
25.	Hav	e you notified any governmental unit o	of any release of hazardous material?						
		No Yes. Fill in the details.							
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)		Environmental law, if you know it	Date of notice			
26.	Hav	e you been a party in any judicial or ad	Iministrative proceeding under any env	ironn	nental law? Include settlements	and orders.			
		No Yes. Fill in the details.							
	Case Title Case Number		Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nati	ure of the case	Status of the case			
Par	t 11:	Give Details About Your Business or	r Connections to Any Business						
27.	Wit	Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?							
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time								
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)								
	☐ A partner in a partnership								
	☐ An officer, director, or managing executive of a corporation								
	☐ An owner of at least 5% of the voting or equity securities of a corporation								
	No. None of the above applies. Go to Part 12.								
		•••	ill in the details below for each busines:	s.					
	Business Name Address (Number, Street, City, State and ZIP Code)		Describe the nature of the business						
			Name of accountant or bookkeeper		Dates business existed				
28.		hin 2 years before you filed for bankrup itutions, creditors, or other parties.	otcy, did you give a financial statement	to an	yone about your business? Incl	ude all financial			
		No							
		Yes. Fill in the details below.							
		me dress mber, Street, City, State and ZIP Code)	Date Issued						

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

page 6

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Debtor 1	Kenneth J Cagle	
Debtor 2	LaVonne Cagle	Case number (if known)
with a bar		ng a false statement, concealing property, or obtaining money or property by fraud in connection p to \$250,000, or imprisonment for up to 20 years, or both.
/s/ Kenn	neth J Cagle	/s/ LaVonne Cagle
Kenneth	n J Cagle	LaVonne Cagle
	e of Debtor 1	Signature of Debtor 2
Date J	anuary 13, 2016	Date January 13, 2016
Did you a	ttach additional pages to Your Sta	tement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
■ No		
☐ Yes		
_ ′ '	ay or agree to pay someone who is	s not an attorney to help you fill out bankruptcy forms?
■ No		
☐ Yes. Na	ame of Person Attach the Ba	ankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy.fo

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Oklahoma

In r	re	Kenneth J Cag						Case No.		
	-	Lavonne Oagn				Debtor(s)		Chapter	13	
		DISC	CLOS	URE OF COM	MPENSAT	ION OF ATT	ORNEY	FOR DI	EBTOR(S	S)
1.	con	npensation paid to	me with	a) and Fed. Bankr. P in one year before the ebtor(s) in contemp	he filing of the	petition in bankrup	ptcy, or agree	ed to be paid	to me, for s	s) and that services rendered or to
		For legal service	s, I have	agreed to accept			\$		3,500.	.00
		Prior to the filing	g of this	statement I have rec	eived		\$		1,000.	.00
		Balance Due					\$		2,500.	.00
2.	The	e source of the con	npensatio	on paid to me was:						
		■ Debtor	□ Ot	ther (specify):						
3.	The	e source of comper	sation to	be paid to me is:						
		■ Debtor	☐ Ot	ther (specify):						
4.		I have not agreed	to share	the above-disclosed	d compensation	with any other per	rson unless th	ney are mem	bers and ass	sociates of my law firm.
				above-disclosed congether with a list of t						es of my law firm. A
5.	In	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:								
	b. c.	Preparation and fi Representation of [Other provisions Negotiatio reaffirmati	ling of an the debto as neede ns with on agre	ancial situation, and ny petition, schedule or at the meeting of d] secured creditor sements and apploidance of liens of	es, statement or creditors and c rs to reduce lications as i	f affairs and plan wonfirmation hearin to market value; needed; prepara	which may be ig, and any ac ; exemption	required; ljourned hea n planning	rings thereo	of; ion and filing of
6.	Ву	Represent any other a fee and co	ation of adversa st agre	ry proceeding. T	ny discharge his attorney J. If Ch. 7, ad	eability actions, will not represed ditional fees of \$	judicial lier	n avoidand or(s) in the	ese matter	rom stay actions or s unless a separate nedules and \$200
					CER'	TIFICATION				
this		ertify that the foreg kruptcy proceeding		complete statement	t of any agreem	nent or arrangement	t for payment	t to me for re	epresentation	n of the debtor(s) in
,	Jan	uary 13, 2016				/s/ Matthew E	. Riggin			
_	Date	-			_	Matthew E. Ri	iggin			
						Signature of Att Matthew E. Ri		2		
						2017 S. Elm P	Place, Ste 1	07		
						Broken Arrow	v, OK 74012	0.700.445	•	
						918-251-0213 mriggin@tuls			9	
						Name of law fire				
						- J				

Revised 02/2012

United States Bankruptcy Court Northern District of Oklahoma

In re	Kenneth J Cagle LaVonne Cagle		Case No.					
		Debtor(s)	Chapter 13					
	VERIFICATION AS TO OFFICIAL CREDITOR LIST							
	_	Original Amendment						
		□ Amendment □ Add □ Dele	te					
			of creditors submitted either on the Creditor m is a true, correct and complete listing to					
		orney, (2) the court will rely of	paring the creditor listing are the shared on the creditor listing for all mailings, and (3) are not used for mailing purposes.					
be dele delete	eted at this time. (For verification pur		ne number of creditors being added or to ditors being submitted, uploaded, or to be					
	32 # of Creditors (or if amended, #	of creditors added)						
Metho		oplication (to be used by Pro S or available in the Clerk's O	Se filers, found on the Court's website at ffice)					
/s/ Ker	nneth J Cagle	/s/ LaVonne Cagle						
	or Signature ess:(if not represented by an attorney)	Joint Debtor Signatu Address:(if not repre	re sented by an attorney)					
Phone	e:(if not represented by an attorney)	Phone:(if not represe	nted by an attorney)					
/s/ Mat	tthew E. Riggin	Date: January 13, 201	6					
Attorney Signature Matthew E. Riggin Matthew E. Riggin, PLLC 2017 S. Elm Place, Ste 107		[Check if applicable]	-					
Broke 918-25 1+918	n Arrow, OK 74012-0000 51-0213 -708-1409 in@tulsacoxmail.com							

A Family Loan 707 1/2 N Lynn Riggs Blvd Claremore, OK 74017

A Family Loan 707 1/2 N. Lynn Riggs Claremore, OK 74017

Al Money Mart 611 N. Lynn Riggs Blvd Claremore, OK 74017

Ad Astra Rec 8918 W 21st St. N Suite 200 Mailbox: 112 Wichita, KS 67205

AT&T Uverse PO BOX 5014 Carol Stream, IL 60197-5014

Check Into Cash 1005 W Will Rogers Blvd Claremore, OK 74017

Claremore Physicians 1926 S. Hwy 66 Claremore, OK 74017

Complete Payment Recovery Services 3500 5th Street Northport, AL 35476

Credence 17000 Dallas Parkway, Ste 204 Dallas, TX 75248

Dixie Finance-Pryor 502 S. Mill Pryor, OK 74361

Eastern Oklahoma Orthopedic Center P.O. Box 22063 Dept 555 Tulsa, OK 74121

Empire Finance 103 E. Patti Page Blvd. #2 Claremore, OK 74017

Flurish, Inc 237 Kearny St #372 San Francisco, CA 94108 Global Payments Check Services Inc PO Box 661038 Chicago, IL 60666

Global Payments Check Services, Inc. PO Box 661038 Chicago, IL 60666

Gm Financial Po Box 181145 Arlington, TX 76096

Internal Revenue Service (p) Insolvency Section P.O. Box 7346 Philadelphia, PA 19101-7346

Matthew E. Riggin 2017 S. Elm Place, Ste 107 Broken Arrow, OK 74012

MCI PO BOX 4830 Trenton, NJ 08650-4830

Oklahoma Tax Commission - Collections P.O. Box 26790 Oklahoma City, OK 73126-0790

Penn Credit Corp.
P.O. Box 988
Harrisburg, PA 17108-0988

Plantation Billing Center PO Box 459077 Sunrise, FL 33345-9077

Portfolio Recovery Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541

Rogers County Assessor P.O. Box 5 Claremore, OK 74018

Rogers County Loan 707 North Lynn Riggs Claremore, OK 74017

RVA Tulsa Clinic 4444 S. Harvard, Ste 200 Tulsa, OK 74135 Security Finance Central Bankruptcy* P.O. Drawer 1893 Spartanburg, SC 29304-1893

St. John Clinic PO BOX 14000 Belfast, ME 04915-4033

Sun Loan 404 N Lynn Rigg sBlvd Claremore, OK 74017

Tower Loans 646 S. Lynn Riggs Claremore, OK 74017

Tulsa X-Ray Laboratory, Inc. P.O. Box 54760 Tulsa, OK 74155-0760

Vision & Eye Medical 2310 N. Hwy 66 Claremore, OK 74017